

West Virginia Central Federal Credit Union Disclosure of Account Fees

Fees Effective: April 1, 2025

Fees Subject to Change

General Account Fees	Amount
ACH Origination - One Time Origination	\$5.00 Occurrence
Counter Checks	\$0.25 per check
Draft Copy	\$3.50 Each
Inactive Account Fee	\$5.00 Month
(Charged after 1 year no activity and combined balances less than \$25.00)	
Incorrect Address Fee (Returned Mail)	\$5.00 Each
Levy & Attachment Fee	\$50.00 Occurrence
Loan Coupon Book	\$5.00 Each
Loan Application Fee	\$40.00 Each
Loan Late Payment Fee	\$5.00 Each Month
New Account Closing Fee (Closed within 90 days of opening)	\$10.00 Each
New Member Fee	\$1.00 Each
Reconciliation / Research Fee	\$20.00 per Hour
Statement Copy Fee (Monthly Statement)	\$5.00 Each
Bill Pay Service	
Bill Pay - FREE with E-Statements and Debit Card	\$6.95 per Month
Debit Cards	
Debit Card	FREE
Additional Debit Card Fee	FREE
Debit Card Replacement Fee	\$10.00 Each
Negotiable Items	
Credit Union Check or Official Check Fee : Payable to Third Party	\$2.50 Each
Credit Report	
Credit Report - Internal Refinance Loan Only	\$5.00 Each
Non Sufficient Funds / Overdraft Protection	
Return Fee	\$20.00 Each
Overdraft Advance Protection Fee	\$20.00 Each
Safe Deposit Box	
Safety Deposit Boxes	Size
	3 x 5 ----- \$15.00 Annually
	5 x 5 ----- \$20.00 Annually
	3 x 10 ----- \$25.00 Annually
	5 x 10 ----- \$30.00 Annually
	7 x 10 ----- \$35.00 Annually
	10 x 10 ----- \$45.00 Annually
Safe Box Drilling : Actual Cost	
Stop Payment	
ACH or Share Draft	\$25.00 Each
Wire Transfers	
Outgoing Domestic	\$20.00 Each
Outgoing International	\$50.00 Each
International Item Processing	
Cash Letter	\$10.00 Minimum* Each
*Additional Pass-through charges may apply	

Fees appearing on this schedule are accurate and effective for deposit accounts as of the above date. For questions or inquiries on fee information please call a members services representative at 304-485-4523.